

# Late Payments Surge for Media & Advertising, OAREX Reports New Highs In H1 2025

*OAREX released its H1 2025 Payments Study, which demonstrates a lingering trend of late payments.*

CLEVELAND, OH, UNITED STATES, July 31, 2025 /EINPresswire.com/ -- [OAREX](https://www.oarex.com), the provider of fast and flexible funding for digital media companies, today announced the release of its H1 2025 Digital Media and Advertising Payments Report. The report, which reveals data and trends on payments across the digital media and advertising ecosystem, confirmed that late payments reached a record high during the first half of 2025.



The key findings of the H1 2025 report include:



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*Nick Carrabbia, EVP at OAREX*

- \* Late payments resume an upward trend to new highs – 58% of all payments were late, up from 49% in H2 2024. This significant acceleration was driven by programmatic demand, where late payments rose to 53% (up from 41%).
- \* Delays are growing longer and more frequent – 32% of payments were more than 5 days late, while 18% of payments were more than 15 days late — both at new highs. While the overall average number of days late remained constant at 5 days.

\* Underpayments have whipsawed back to their 4-year low – After rapidly accelerating to their all-time high of 20% in 2023, underpayments experienced an equally sharp deceleration back to their recent low of 10%. This volatility was driven by programmatic demand, which displayed a similar pattern in underpayments.

\* Manual payments continue to lag but saw improvements – 62% of manual (Brands & Agencies) payments arrived late, unchanged from the prior period. While these payments are notoriously

slow, they improved slightly in H1 2025—averaging 8 days late versus 12 days late in the prior period.

\* Reliable payors are becoming scarcer – Good-paying debtors (those who paid on time more often than late) fell significantly, representing 43% of all debtors (down from 53%). Most of this decline stemmed from a steep drop in always-on-time payors, which decreased to 13% from 21% in the previous period.

The full OAREX H1 2025 Payments [report is available here](#).

“Advertisers and intermediaries are under growing pressure to preserve liquidity, and we continue to see that tension materialize in payment behavior,” said [Nick Carrabbia](#), EVP at OAREX. “This uptick in late payments reflects a shift back to focusing on internal cash management amid economic uncertainty and deteriorating credit conditions.”

The data presented in the report was collected from the records of payments OAREX received from companies across the digital media and advertising ecosystem, including ad networks, exchanges, Supply-Side platforms (SSPs), Demand-Side Platforms (DSPs), media buyers, advertisers, and ad agencies.

OAREX analysts reviewed two key data points, which include:

- \* Timing of Payments. How early or late does a debtor pay, relative to their stated net terms under which the invoice should be paid?
- \* Amount of Payments. How much did the collected amount vary from the amount billed? This data point considers all types of advertiser offsets or disputes that may arise.

OAREX continues to receive a record number of applications from intermediaries and supply partners across the advertising supply chain. Due to increased market risk, banks and investors have grown more selective, making it difficult for companies to secure the liquidity vital to their survival. As credit markets remain tight in response to persistent inflation, companies are turning to OAREX for its flexible, non-dilutive financing solutions and free access to credit insights, helping them improve their overall credit management. These tools enable them to scale on their terms by taking back control of their cash flow while reducing risk exposure.

In line with the industry-wide push for transparency, OAREX began releasing quarterly payment data in 2018 and shifted the payments study report from quarterly reviews to semi-annual in 2021. The following report will reflect H2 2025 performance and be published in Q1 2026.

About OAREX Capital Markets, Inc.

OAREX, the Online Ad Revenue Exchange, operates a digital revenue exchange where media businesses can exchange future revenue payouts for capital now. Established in 2013, OAREX has become a worldwide leader in financing for media and advertising businesses. East West Bank's investment in OAREX is a testament to its model and the digital media industry as a whole. Visit [oarex.com](http://oarex.com) for more information or visit [go.oarex.com](http://go.oarex.com) to open an account.

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